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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Dominique	
	NA/vita the engine at the string of	First name	First name
	Write the name that is on your government-issued	Y Middle news	Middle name
	picture identification (for example, your driver's	Middle name	Middle name
	license or passport	Garrett Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last	First name	First name
	8 years	Mi della cassas	Mi della manna
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		-	
		First name	First name
		Middle name	Middle name
		Last name	Last name
	Only the last 4 digits of your Social	XXX - XX0860	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Dominique	Y Garrett	Case number (if known)
_	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		10848 S Prairie Ave Apt 1b Number Street	Number Street
		Chicago Illinois 60628	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		17241 Langley Ave Number Street	Number Street
		South Holland Illinois 60473	
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Dominique	Y	Garrett	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Ab	out Your Bankruptcy C	ase		
7. The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice Req</i> 0)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, or may pay with a cree I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, if you money order If your attorney is dit card or check with a pre-print fee in installments. If you choose Your Filing Fee in Installments (Coffee be waived (You may request not required to, waive your fee, and line that applies to your family significant or the state of	ou are paying the submitting your ed address. e this option, sign official Form 103, this option only and may do so only tize and you are u	
9. Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to	ord obtained an eviction judgment a o line 12. ut <i>Initial Statement About an Eviction</i> oankruptcy petition.		

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Garrett Debtor 1 Dominique Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Dominique
 Y
 Garrett
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Dominique First Name		rrett Case i	number (if known)
	estions for Reporting Purposes	i rumo	
16. What kind of debts do you have?	16a. Are your debts primarily confined by an individual property. No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily by	orimarily for a personal, fami cusiness debts? Business of restment or through the ope	debts are debts that you incurred to obtain eration of the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fur		ny exempt property is excluded and administrative Ite to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 \$50,000,001-\$100 \$100,000,001-\$50	million \$1,000,000,001-\$10 billion D million \$10,000,000,001-\$50 billion
Part 7: Sign Below			
For you	correct. If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.	pter 7, I am aware that I ma understand the relief availal	perjury that the information provided is true and y proceed, if eligible, under Chapter 7, 11,12, or 13 ble under each chapter, and I choose to proceed y someone who is not an attorney to help me fill
	I understand making a false state	n the chapter of title 11, Uni ment, concealing property, se can result in fines up to 9	ired by 11 U.S.C. § 342(b). ited States Code, specified in this petition. or obtaining money or property by fraud in \$250,000, or imprisonment for up to 20 years, or
	Executed on 9/1/2017 MM / DD /	YYYY	Executed on

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Debtor 1 Dominique	Υ	Garrett	Case number (fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	information in the sche	dules filed with the petition is incorrect.
attorney, you do not		. ,		·
need to file this page.	/s/ Morsheda Hash	em	Date	9/1/2017
	Signature of Attorney	for Debtor		MM / DD / YYYY
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
				
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Dominique	Υ	Garrett	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,400.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,400.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$19,478.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$55,484.00
Your total liabilities	\$74,962.00
Part 3: Summarize Your Income and Expenses	
	#0.440.04
1. Schedule I: Your Income (Official Form 106I)	\$2,413.31
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	

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Garrett Debtor 1 Dominique Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$2,020.49 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$31,445.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$31,445.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify	your case:		
Debtor 1	Dominique	V	Corrett	
Deptor i	Dominique First Name	Y Middle N	Garrett Ame Last Name	-
Debtor 2 (Spouse, if fil	ing) =			
(Spouse, II III	^{ing)} First Name	Middle N	ame Last Name	
United Sta	ites Bankruptcy Court fo	or the: Northern	District of Illinois (State)	_
Case num	ber		(State)	
(If known)				Check if this is an
Officia	I Form 106A/	<u>B</u>		amended filing
Sched	dule A/B: Pr	operty		12/1
category w responsibl write your	where you think it fits e for supplying correct name and case numb	best. Be as complete au et information. If more sp per (if known). Answer ev	nd accurate as possible. If two marri pace is needed, attach a separate sl ery question.	s in more than one category, list the asset in the ied people are filing together, both are equally heet to this form. On the top of any additional pages,
Part 1:	Describe Each Res	sidence, Building, Lar	d, or Other Real Estate You Ow	vn or Have an Interest In
		al or equitable interest i	n any residence, building, land, or si	imilar property?
✓	No. Go to Part 2			
ΙЦ	Yes. Where is the prop	erty'?		
1.1			What is the property? Check all that Single-family home	the amount of any secured claims on Schedule D:
1	Street address, if availa	ble, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the entire property? portion you own?
			Manufactured or mobile home	
	Number Street		Land	Describe the nature of your ownership
			Investment property Timeshare	interest (such as fee simple, tenancy by
	City Stat	e Zip Code	Other	the entireties, or a life estate), if known.
			Who has an interest in the property one.	y? Check (fthis is community property (see instructions)
			Debtor 1 only	Ш
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	nother
			Other information you wish to add property identification number:	about this item, such as local
If you	own or have more than	one, list here:	<u></u>	
			What is the property? Check all that	apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if availa	ble, or other description	Single-family home	Creditors Who Have Claims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative	Current value of the Current value of the
			Manufactured or mobile home	entire property? portion you own?
	News bases Observed		Land	
	Number Street		Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City Stat	e Zip Code	Timeshare Other	the entireties, or a life estate), if known.
	•	•	Ш	Check if this is community property
			Who has an interest in the property one.	
			Debtor 1 only	Ш
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	other
			Other information you wish to add property identification number:	about this item, such as local

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Debtor 1	Dominique	Υ		Case number	(if known)	
	First Name	Middle Name	Last Name			
1.3Stre	et address, if available, or oth		'hat is the property? Check all that apply Single-family home Duplex or multi-unit building	y .	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		<u> </u>	Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Nun		Zip Code	Land Investment property Timeshare		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
Oity	State		Other Tho has an interest in the property? Ch Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add abou	neck one.	Check if this is co (see instructions)	
		рі	roperty identification number:			
you ha	the dollar value of the por ve attached for Part 1. Wr	te that number he	II of your entries from Part 1, including ere. 	g any entries	for pages	
Do you ow you own tl	vn, lease, or have legal or hat someone else drives. If y ins, trucks, tractors, sport uti	equitable interest ou lease a vehicle, a	in any vehicles, whether they are regisulso report it on Schedule G: Executory Conycles			
3.1	Make Model: Year:	Nissan Altima 2014	Who has an interest in the property one. Debtor 1 only	/? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Nissan Altima	80000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an		Current value of the entire property? \$6800.00	Current value of the portion you own? \$3400.00
			Check if this is community prop instructions)	erty (see		
3.2	Make Model: Year:		Who has an interest in the property one. Debtor 1 only	/? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	a No au	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors and an Check if this is community propinstructions)			

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	Dominique First Name	Y Middle Name	Garrett Last Name	Case numb	CI (II KIIOWI)	
		Middle Name				
3.3	Make		Who has an interest in the pone.	oroperty? Check		claims or exemptions. Pured claims on Schedule
	Model: Year:					aims Secured by Property
	Approximate mileage:	·	Debtor 1 only		ordanore rime riare die	anno occurred by richerty
	Approximate mileage.	-	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	y	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun	ity property (see		
			instructions)			
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		-
			Check if this is commun	ity property (see		
			instructions)			
Exan			ner recreational vehicles, other ft, fishing vessels, snowmobiles, n			
Exan	nples: Boats, trailers, motor No Yes		ner recreational vehicles, other	notorcycle accessor	ries Do not deduct secured	•
Exam	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other fft, fishing vessels, snowmobiles, n Who has an interest in the p	notorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pone. Debtor 1 only	notorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only	notorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the pone. Debtor 1 only Debtor 1 and Debtor 2 only	notorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors	property? Check by and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 1 and Debtor 2 only	property? Check by and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun	property? Check by and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communinstructions)	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the p	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone.	property? Check by and another ity property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 only	oroperty? Check and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clate C	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule aims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is commun instructions) Who has an interest in the pone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 1 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule aims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 onl At least one of the debtors Check if this is communinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 1 only Debtor 1 only Debtor 2 only	property? Check and another ity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedule aims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule aims Secured by Property Current value of the

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Debtor 1 Dominique Garrett Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set, Living Room Set, Kids's Beds, Table \$550.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Television, Cell Phone \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$800.00 for Part 3. Write that number here

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Debtor 1 Dominique Garrett Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$200.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Dominique First Name	Y Middle Nones	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
20.		orate bonds and other negotial			
		include personal checks, cashiers			
	Non-negotiable instrum	ents are those you cannot transfe	to someone by signir	ng or delivering them.	
	✓ No				
	Yes. Give specific				
	information about	Issuer name:			
	them				
21.	Retirement or pension	accounts	-		
			, thrift savings accoun	its, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.		-		. —
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	_		
		_			
		Additional account:			
		Additional account:			
22.	Security deposits and	prepayments			
	Your share of all unused	I deposits you have made so that			
	Examples: Agreements vice companies, or others	with landlords, prepaid rent, public	utilities (electric, gas,	water), telecommunications	
			Institution name:		
	✓ No		moditation name.		
	Yes	Electric:			. —
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			·
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or f	for a number of years)	
	✓ No	•			
	Ë	Issuer name and description:			
	Yes				
		-			

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Debto	or 1 Dominique	Y	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		education IRA, in an account 30(b)(1), 529A(b), and 529(b)(1)		inder a qualified state tuition program.	
	✓ No Yes	nstitution name and description.	Separately file the records of any interest of any interest of the second of the secon	erests.11 U.S.C. § 521(c):	
	-				
25.	Truete aquital	blo or futuro interests in prope	erty (other than anything listed in	line 1) and rights or nowers	
25.	exercisable fo		erty (other than anything listed in	ine 1), and rights of powers	
	✓ No Yes. Descri	be			
26.			ets, and other intellectual propertoceeds from royalties and licensing a		
	No Yes. Descri	be			
27.		chises, and other general inta ding permits, exclusive licenses, of	ngibles cooperative association holdings, liqu	or licenses, professional licenses	
	✓ No				
	Yes. Descri	be			
Mon	ey or propert	y owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or propert Tax refunds ow				portion you own?
	Tax refunds ow				portion you own? Do not deduct secured
	Tax refunds ow ✓ No			Federal:	portion you own? Do not deduct secured
	Tax refunds ow ✓ No Yes. Give spabout you al	ed to you Decific information them, including whether ready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow ✓ No Yes. Give sp about you al and th	ed to you Decific information them, including whether ready filed the returns to tax years			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give spabout you al and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give spabout you al and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State: Local: nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give spabout you al and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State: Local: nce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow ✓ No Yes. Give spabout you al and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ow ✓ No Yes. Give spabout you al and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns to tax years	sal support, child support, maintenar	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds ow ✓ No Yes. Give spabout you all and the samples: Past of the samples of the sample of the sam	ed to you Decific information them, including whether ready filed the returns to tax years	yments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow ✓ No Yes. Give spabout you all and the samples: Past of the samples of the sample of the sam	ed to you Decific information them, including whether ready filed the returns to tax years	yments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow No Yes. Give spabout you al and the seamples: Past of the space of	ed to you Decific information them, including whether ready filed the returns the tax years	yments, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Dominique	Υ	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		h savings account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the insure of each policy and	rance company	Company name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
	✓ No Yes. Describe				
33.			ou have filed a lawsuit or made ance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of e	very nature, including counter	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already list			
	✓ No Yes. Describe				
36.		•	Part 4, including any entries f		\$200.00
Part	5: Describe Any B	usiness-Related Prop	erty You Own or Have an I	nterest In. List any real estate in Pai	t1.
37.			rest in any business-related p		
	-	,ga. o. oquitable litte			Current value of the
	No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.		or commissions you alrea	ady earned		
	Yes. Describe				
39.			modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	xtronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Dominique	Y	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	r trade	
	✓ No				
	Yes. Describe				
	_				
41.	Inventory				
	✓ No				
	Yes. Describe				
	_				
40		sino ou inint vantuuro			
42.	Interests in partnersh	lips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		Thairie Of entity.	70 Of Ownership.	
	information about them				
	urem				
40.4	O	.			<u> </u>
43.	Customer lists, mailing	lists, or other compilati	ions		
	✓ No				
	Yes. Do your lists i	nclude personally identifiat	ble information (as defined in 11 U.	S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	vribo			
	L Tes. Desc	JIDE			
44.	Any business-related	property you did not alro	eady list		
	✓ No				
					_
	Yes. Give specific information				
	inomiation				
					_
					<u> </u>
					<u> </u>
			art 5, including any entries for p		
or Pa	art 5. Write that numbe	er nere			
Part	6: Describe Any F	arm- and Commercia	al Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	ny legal or equitable int	erest in any farm- or commercia	I fishing-related property?	
	No. Go to Part 7.				Current value of the
					portion you own?
	Yes. Go to line 47	•			Do not deduct secured claims or exemptions
47	Farm animals				C. C.O
''.	Examples: Livestock, p	oultry, farm-raised fish			
	No No				
	Yes. Describe			1	
	L 165. Describe				

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Debte	or 1 Dominique First Name	Y Middle Name	Garrett Last Name	Case number (if known)	
48.	Crops-either growing		Last Name		
40.		or marvesteu			
	✓ No				
	Yes. Describe				
	I				
49.	Farm and fishing equip	oment, implements, machine	ry, fixtures, and tools of trade	e	
	✓ No				
	Yes. Describe				
	_				
50.	Farm and fishing supp	lies, chemicals, and feed			
	□ Na	,			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property	you did not already list		
	✓ No				
	Yes. Describe				
	I				
52. Ac	ld the dollar value of a	II of your entries from Part 6,	including any entries for page	ies vou have attached	
		r here		I	
				-	
Part 7	Describe All Pro	perty You Own or Have a	n Interest in That You Did	1 Not List Above	
		perty of any kind you did not		1101 2101/12010	
		s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
				,	
54. Ac	ld the dollar value of a	Il of your entries from Part 7.	Write that number here		>
Part 8	List the Totals of	Each Part of this Form			
55. P	art 1: Total real estate	, line 2			
56. p	art 2 total vehicles, lin	e 5	\$3400.00	<u></u>	
57. P a	art 3: Total personal ar	nd household items, line 15	\$800.00		
58. P a	art 4: Total financial as	ssets, line 36	\$200.00		
59. P	art 5: Total business-r	elated property, line 45	Ψ200.00		
				_	
		fishing-related property, line		<u> </u>	
61. P	art 7: Total other prop	erty not listed, line 54		<u> </u>	
62. T	otal personal property	. Add lines 56 through 61	\$4400.00		+ \$4400.00
				Copy personal property total	
					\$4400.00
63. T c	otal of all property on S	Schedule A/B. Add line 55 + lin	e 62		

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				Docu	ment Pag	e 20 of 74	
Fill	in this infori	nation to identify your o	case:				
Deb	otor 1	Dominique		Υ	Garrett		
		First Name		Middle Name	Last Name		
	otor 2 ouse, if filing)	First Name		Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northe		istrict of Illinois		
					(State)		
	se number nown)						
Of	fficial	Form 106C					Check if this is an amended filing
Sc	hedul	e C: The Prop	erty	You Claim a	s Exempt		04/16
as e add For stat the tax- und you	exempt. If ritional page each iten te a specific amount of exempt riter a law to rexemption the company of the company of the law to the company of the comp	more space is needed ges, write your name n of property you cla fic dollar amount as f any applicable sta etirement funds—m	d, fill our and cas aim as a exemp tutory li ay be u otion to to the a claiming claiming.	t and attach to this se number (if known exempt, you must set. Alternatively, you imit. Some exempt an a particular dollar applicable statutor as Exempt	page as many cop.). specify the amout may claim the strons—such as the amount. Howeve amount and the y amount.	oies of Part 2: Additional prices of Part 2: Additional prices of the exemption you full fair market value lose for health aids, rr, if you claim an exercise value of the property	source, list the property that you claim nal Page as necessary. On the top of any you claim. One way of doing so is to of the property being exempted up to ights to receive certain benefits, and mption of 100% of fair market value y is determined to exceed that amount,
		are claiming federal ex				(-)(-)	
2.		roperty you list on Sch				formation below.	
		cription of the property hedule A/B that lists t		Current value of the portion you own Copy the value from Schedule A/B		emption you claim ox for each exemption.	Specific laws that allow exemption
		n Altima, 2014, Nissan Altima		\$3,400.00	100% of fair applicable st	\$0 market value, up to any atutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief			\$550.00	_		735 ILCS 5/12-1001(b)
		oom Set, Living Set, Kids's Beds,		\$550.00	100% of fair applicable st	\$550.00 market value, up to any atutory limit	
	Line from Schedule	4/B: 06					
3.	-	laiming a homestead e adjustment on 4/01/19	-	•		r the date of adjustment.)	

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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De	otor 1 Dominique Y	•	Garrett	Case number (if known)	
	First Name Mide	dle Name	Last Name		
Pa	t 2: Additional Page				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own		xemption you claim ox for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B			
	Brief				735 ILCS 5/12-1001(b)
	description:	\$150.00	✓	\$150.00	
	Television, Cell Phone		100% of fair	market value, up to any	_
	Line from Schedule A/B:07		applicable s		
	Brief				735 ILCS 5/12-1001(a)
	description:	\$100.00	✓	\$100.00	
	Used Clothing		100% of fair	market value, up to any	_
	Line from Schedule A/B: 11		applicable s		
	Brief				735 ILCS 5/12-1001(b)
	description:	\$200.00	✓		
	Cash on Hand			\$200.00	_
	Line from Schedule A/B: 16		100% of fair applicable s	market value, up to any tatutory limit	

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		Do	ocument Page 22 of	74		
Fill in th	nis information to identify your ca	se:				
Debtor	1 Dominique	Υ	Garrett			
	First Name	Middle Name	Last Name			
Debtor (Spouse,		Middle Name	Last Name			
United 9	States Bankruptcy Court for the:	Northern	District of Illinois			
Case nu	ımher		(State)			
(If known)						
Offic	cial Form 106D			_		Check if this is an amended filing
Sch	edule D: Credita	ors Who Ha	ve Claims Secur	ad by Prop	ortv	12/15
			e are filing together, both are equ			
more sp			nber the entries, and attach it to			
1. D o	o any creditors have claims se	ecured by your proper	ty?			
	No. Check this box and subm	nit this form to the court	with your other schedules. You hav	e nothing else to repo	ort on this form.	
✓	Yes. Fill in all of the information	n below.				
Part 1:	List All Secured Claims					
s ii	List all secured claims. If a credit separately for each claim. If more the n Part 2. As much as possible, list name.	nan one creditor has a par	ticular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	CREDIT ACCEPTANCE	Describe the property	that secures the claim:	\$19,478.00	\$6,800.00	<u>\$12,678.0</u> 0
1	Creditor's Name PO BOX 513	2014 Nissan Altima				
-	Number Street		, the claim is: Check all that apply.			
-		Contingent				
_	Southfield MI 48037	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only	Nature of lien. Check	all that apply.			
֡֓֞֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓	Debtor 2 only	An agreement you car loan)	made (such as mortgage or secured			
<u> </u>	Debtor 1 and Debtor 2 only	_ ′	as tax lien, mechanic's lien)			
į t	At least one of the debtors and another	Judgment lien from	n a lawsuit			
	Check if this claim relates to a community debt	Other (including a r	ight to offset)			
	Date debt was 10/2015 ncurred	Last 4 digits of accou	nt number 9423			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$19,478.00

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Fill in	this informatio	on to identify your c	ase:			
Debto	r 1 <u>Don</u>	minique	Υ	Garrett		
	First	t Name	Middle Name	Last Name		
Debto	·		A4: 1 II A1			
(Spouse	e, if filing) First	t Name	Middle Name	Last Name		
United	States Bankru	uptcy Court for the:	Northern	District of Illinois		
Cooo	number			(State)		
(If know						
Offi	rial Form	n 106E/F				Check if this is an amended filing
						_
Scl	nedule	E/F: Cre	ditors Who	Have Unsec	ured Claims	12/1
other p Form 1 claims	party to any ex 06A/B) and o that are liste tries in the bo	xecutory contracts on Schedule G: Exe ed in Schedule D: C	or unexpired leases that cutory Contracts and Uni- reditors Who Hold Claim	t could result in a claim. A expired Leases (Official Fo s Secured by Property. If n	also list executory contracts of frm 106G). Do not include any nore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
Part 1	List All of	f Your PRIORIT	/ Unsecured Claims			
1. [Oo any credito	ors have priority un	secured claims against y	you?		
	No. Go to	Part 2.				
Ī	Yes.					
L						

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debto	r 1 Dominique First Name	Y Middle Name	Garrett Last Name	Case number (if known)	
Part 2	-				
3. D	o any creditors have nonpriority No. You have nothing to rep Yes. st all of your nonpriority unsecused claim, list the creditor se	y unsecured claims aga ort in this part. Submit t ured claims in the alph parately for each claim. For	inst you? his form to the consider of the considerance of	ourt with your other schedules. If the creditor who holds each claim. If a creditor has mode, identify what type of claim it is. Do not list claims already 3.If you have more than four priority unsecured claims fill	included in Part 1.
	age of Part 2.	articular claim, not the cur		is an year rate more analyses priority an occariou diameter	
	=				Total claim
4.1	AMERCRED Nonpriority Creditor's Name 400 WEST LAKE STREET SUITE	111		st 4 digits of account number 860 nen was the debt incurred? 10/2016	\$1,611.00
	ROSELLE Illinoi City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	Zip Code one.		of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other simila debts Collection; Collecting for ORIGINAL CREDITOR: 07 SAINT Other. Specify XAVIER UNIVERSITY	r
4.2	CAINE & WEINER		La:	st 4 digits of account number 3020	\$110.00
	Nonpriority Creditor's Name PO BOX 5010 Number Street WOODLAND HILLS Califo City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? No Yes	Zip Code one.	As	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Contingent Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts On Collection; Collecting for ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR	r
4.3	City of Chicago - Parking and red Nonpriority Creditor's Name Department of Revenue - PO Bo: Number Street Chicago Illinoi City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors an Check if this claim relates Is the claim subject to offset? No Yes	is 60680 Zip Code one.	### Wh As	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other simila debts Other. Specify Parking and Red Light Tickets	\$2,000.00

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Debtor 1 Dominique Garrett Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 ComEd \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Electric Bill Is the claim subject to offset? **✓** No T Yes COMENITY CAPITAL/HSN \$1,293.00 8383 Last 4 digits of account number ____ Nonpriority Creditor's Name When was the debt incurred? 11/2014 995 W 122ND AVE Number As of the date you file, the claim is: Check all that apply. Contingent WESTMINSTER 80234 Colorado Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes HERTG ACCPT 4.6 \$5,127.00 6801 Last 4 digits of account number Nonpriority Creditor's Name 1420 S MICHIGAN When was the debt incurred? 6/2013 Number As of the date you file, the claim is: Check all that apply. Contingent SOUTH BEND 46556 Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify __ 45 Automobile Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Dominique Garrett Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 Illinois Tollway \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Tollway Violations Other. Specify ____ Is the claim subject to offset? **✓** No T Yes MEDALLION PROPERTY c/o GUTMAN JEFFREY K \$6,430.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 4018 N LINCOLN AVE n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60618 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Back rent to landlord; 2017-M1-Other. Specify Is the claim subject to offset? **✓** No Yes Peoples Gas \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Gas Bill

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Dominique Garrett Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 PLS - Bankruptcy \$1,006.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 800 Jorie Blvd 2nd Floor As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60523 Oak Brook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No Yes SOURCE RECEIVABLES MNG \$1,772.00 4.11 Last 4 digits of account number 9789 Nonpriority Creditor's Name When was the debt incurred? 12/2016 4615 DUNDAS DR STE 102 Number As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** 27407 North Carolina Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes SYNCB/WALMART 4.12 \$1,290.00 Last 4 digits of account number 8361 Nonpriority Creditor's Name PO BOX 981400 When was the debt incurred? 6/2014 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated EL PASO 79998 Texas Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Dominique Garrett Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 U S DEPT OF ED/GSL/ATL \$9,386.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/2012 Street Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 U S DEPT OF ED/GSL/ATL \$5,873.00 Last 4 digits of account number 2539 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA 30301 Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes U S DEPT OF ED/GSL/ATL 4.15 \$5,828.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 30301 ATLANTA Georgia Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

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Garrett Debtor 1 Dominique Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** U S DEPT OF ED/GSL/ATL 4.16 \$5,436.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent 30301 **ATLANTA** Georgia Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.17 U S DEPT OF ED/GSL/ATL \$4,922.00 Last 4 digits of account number 2536 Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent ATLANTA Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Dominique Garrett Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Line 4.7 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Springfield Illinois 62723 Last 4 digits of account number City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 2701 S Dirksen Pkwy Line 4.3 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Springfield

City

Illinois

State

62723

Zip Code

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Debtor 1 Dominique First Name Garrett Case number (if known) Middle Name Last Name

Part 4: Add th	art 4: Add the Amounts for Each Type of Unsecured Claim						
	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.						
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	a. \$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	b. \$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	c. \$0.00				
	6d. Other. Add all other priority unsecured claims. Write that	6d.					
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00 e.				
			Total claims				
			Total Claims				
Total claims from Part 2	6f. Student loans	6f.	f. \$31,445.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	g. \$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	h. \$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	i. \$24,039.00				
	6j. Total. Add lines 6f through 6i.	6j.	j. \$55,484.00				

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Dominique	Υ	Garrett
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this info	rmation to identify your c	ase:			
Debtor 1	Dominique First Name	Y Middle Name	Garrett Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		
					Check if this is an amended filing
Official	Form 106H				
Schedul	e H: Your Cod	lebtors			12/15
filing together the entries in	, both are equally respon	nsible for supplying correc	et information. If more	as complete and accurate as possible space is needed, copy the Addition op of any Additional Pages, write yo	al Page, fill it out, and number
□ N	•	you are filing a joint case, do	o not list either spouse	as a codebtor.)	
Californ		u lived in a community pr da, New Mexico, Puerto Rico		ory? (Community property states and teand Wisconsin.)	erritories include Arizona,
<u> </u>	es. Did your spouse, form	ner spouse, or legal equiv	alent live with you at t	he time?	
		nity state or territory did yo	ou live?	Fill in the name and current add	dress of that person.

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Schedule D, line 2.1

Schedule G, line

Schedule E/F, line_____

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Name of your spouse, former spouse, or legal equivalent

Illinois

State

State

Number Street

City

Column 1: Your codebtor

1237 W 95th St

Street

Newton, Kennedy

Name

Number

Chicago

City

60643

Zip Code

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				<u> </u>			
Fill in t	his information to identify	your case:					
Debtor	1 Dominique	Y	Garret				
	First Name	Middle Name	Last N		— Che	eck if this is:	
Debtor		101 H 20				An amended filing	
(Spouse,	if filing) First Name	Middle Name	Last N	ame		•	4 4/
	States Bankruptcy Court for	Northern	District of Ill			A supplement showing post-petition expenses as of the following date:	
the: Case no	umber		(8	State)			
(If known	n)					MM / DD / YYYY	
Offic	cial Form 106I						
Sche	edule I: Your In	come					12/15
spouse	. If more space is needed r (if known). Answer ever	l, attach a separate she y question.	-			not include information abou ional pages, write your name	-
	in your employment		Debtor 1			Debtor 2	
info	ormation.	Employment status	Employment status Employe			Employed	
	ou have more than one job, ach a separate page with	, .,		Not Employed		Not Employed	
	ormation about additional	Occupation		прюуса		Tiot Employed	
	lude part time, seasonal, or f-employed work.	Employer's name	Little Hand	Little Hands Child Creative Center			
	cupation may include student	Employer's address	17335 Sterling Ct				
	nomemaker, if it applies.		Number St	reet		Number Street	
			South Holland	Illinois	60473	City State Z	Zip Code
			City	State	Zip Code	_ Sity State 2	.ip Oode
		How long employed there?	11 month	s			
Part 2	2 Give Details About M						
spous If you more s	e unless you are separated.	e more than one employer, et to this form. ary, and commissions (befo	combine the	information for		or that person on the lines below. It For Debtor 2 or non-filing spouse	_
b	e.	•	<u> </u>	0	40.05		
	stimate and list monthly over			3.	+ \$0.00		
4. C	Calculate gross income. Add li	ine 2 + line 3.		4.	\$2,106.00		

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Debto	or 1Dominique	Y	Garrett	Case number	(if	
	First Name	Middle Name	Last Name	known)	For Dobtor O or	
				For Debtor 1	For Debtor 2 or non-filing spouse	
Cor	by line 4 here		→ 4.	\$2,106.00		
-	all payroll deduc					
		and Social Security deductions	5a.	\$275.69		
		ributions for retirement plans	5b.	\$0.00		
	•	butions for retirement plans	5c.	\$0.00		
	_	ments of retirement fund loans	5d.	\$0.00		
	Insurance		5e.	\$0.00		
	Domestic suppor	rt obligations	5f.	\$0.00		
	Union dues		5g.	\$0.00		
		ns. Specify:		\$0.00 +		
		uctions. Add lines 5a + 5b + 5c + 5d + 5e +		\$275.69		
+5h.	μυγιοπ που		g			
7. Cal	culate total mon	thly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$1,830.31	·	
8. List	all other income	e regularly received:				
8a.	business, profes	-				
		nt for each property and business showing dinary and necessary business expenses, an	d			
	the total monthly		8a.	\$0.00	-	
	. Interest and divi		8b.	\$0.00	- <u></u> -	
8c.	dependent regul					
		spousal support, child support, maintenance t, and property settlement.	e, 8c.	\$0.00		
8d.	Unemployment	compensation	8d.	\$0.00		
8e.	Social Security		8e.	\$0.00		
	Include cash assistance th	nt assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefit mental Nutrition Assistance Program) or	ts 8f.	\$0.00		
8g.	Pension or retire	ement income	8g.	\$0.00		
8h.	Other monthly in	ncome. Specify: Est. Pro-rated Tax Refund	8h. +	\$583.00 +		
	-	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g		\$583.00		
		ncome. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s	10. spouse	\$2,413.31 +	=	\$2,413.31
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.						
Spe	ecify:				11	+ \$0.00
		the last column of line 10 to the amount the Summary of Schedules and Statistical Sc				\$2,413.31
						Combined monthly income
13. D c	you expect an ii	ncrease or decrease within the year after	r you file this for	n?		-
	Yes. Explain:					

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		Doct	illelli Paye 30 01 74	+	
Fill in this infor	mation to identify	your case:			
Debtor 1	Dominique	Υ	Garrett		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ng
United States F	Bankruptcy Court f		District of Illinois	A supplement s	howing post-petition chapter 13
	Samaptoy Court I	or the invertibility	(State)	expenses as of	the following date:
Case number (If known)	_		_	MM / DD / YYYY	
Official	Form 10	2 I			
Oniciai	Form 10	<u>5J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	o to line 2				
Yes. D	oes Debtor 2 live	in a separate household?			
	No				
i	Yes. Debtor 2 r	must file Official Forms 106J-2, <i>Expe</i> l	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	□ No			
	ebtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	13 years	No. ✓ Yes.
			Child	8 years	Yes. No.
					✓ Yes.
			Child	7 years	No.
					Yes.
	penses include of people other	√ No			
than	d vour	Yes			
yourself an dependent	-				
Part 2: Esti	mate Your Ond	oing Monthly Expenses			
Estimate you	r expenses as of y of a date after the	your bankruptcy filing date unless	-		
		non-cash government assistance uded it on Schedule I: Your Income			Your expenses
	I or home owners or the ground or lo	thip expenses for your residence. In	nclude first mortgage payments and		\$200.00
If not inc	luded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Dominique Y Garrett Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Natile Last Natile		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$0.00
6b. Water, sewer, garbage col	lection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$86.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$800.00
8. Childcare and children's edu	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$110.00
10. Personal care products an	d services	10.	\$134.00
11. Medical and dental expens	es	11.	\$35.00
12. Transportation. Include gas Do not include car payments		12.	\$375.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions as	nd religious donations	14.	\$0.00
15. Insurance. Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$88.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:		19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's associatio			
200. Homeowiter 3 associatio	n or condominant duos	20e	\$0.00

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Debtor 1	Dominique	Υ	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
21. Othe	r. Specify:			2	\$0.00
22. Calc	ulate your monthly	expenses.			\$1,828.00
22a. /	Add lines 4 through 2	21.			\$0.00
22b.	Copy line 22 (monthl	y expenses for Debtor 2), if any	, from Official Form 106J-2		\$1,828.00
22c. /	Add line 22a and 22b	. The result is your monthly exp	enses.	22	
23.Calcu	ılate your monthly r	net income.			
23a. (Copy line 12 (your co	238	\$2,413.31		
23b. Copy your monthly expenses from line 22 above.					\$1,828.00
		y expenses from your monthly i		\$585.31	
	The result is your mo	nthly net income.		230	
24 Do v	ou expect an increa	ise or decrease in your expen	ses within the year after y	you file this form?	
-	•				
		ect to finish paying for your car rease or decrease because of a			
111011	gage payment to inc	rease of decrease because of a	nouncation to the terms of	your mortgage?	
	No.				
	⁄es				
¥					
	Explain here		tananal mad		
	Deptor resi	des with family and contributes	toward rent.		

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Fill in this information to identify your case:								
Debtor 1	Dominique	Υ	Garrett					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number			(,					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and							
40	•								
X	/s/ Dominique Garrett	*							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 9/1/2017	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in thi	is inforr	nation to identify y	our case	e:								
Debtor 1	I	Dominique First Name		Y Middle	Name	Garrett Last Na	me	_				
Debtor 2 (Spouse, it		First Name		Middle	Name	Last Na	me	_				
United S	States B	ankruptcy Court for	the: N	lorthern		District of Illin						
Case nu	mber					(St	ate)	_				
Offic	ial I	Form 107										if this is a led filing
State	mer	nt of Finan	cial	Affairs 1	or Inc	dividuals	Filina f	or Banl	krup	tcv		04/1
informa number	tion. If (if kno		eeded, ry que:	attach a sep stion.	arate she	eet to this for	n. On the top				supplying correct your name and c	
					anu wii	ere rou Live	u belole					
1. W		our current marit	al statu	s?								
	_	ried married										
2. D	uring tl	ne last 3 years, ha	ve you l	ived anywher	e other th	an where you	live now?					
	No Yes.	List all of the plac	es you l	ved in the las	st 3 years.	Do not include	where you liv	e now.				
	Deb	tor 1:			Dates there	Debtor 1 lived	Debtor 2	:			Dates Debtor 2 there	lived
							Same	as Debtor 1			Same as De	btor 1
		7 W 95th St ober Street			From To		Number S	Street			From	_
	Chic	ago Illinois State		30643 Zip Code			City	State	1	Zip Code		
							Same	as Debtor 1			Same as De	btor 1
		3 S Damen ber Street			From To		Number S	Street			From	_
	Chic			60636								
	City	State	-	Zip Code			City	State	!	Zip Code		
	No	last 8 years, did y ies include Arizona, Make sure you fill d	Californi	a, Idaho, Loui	siana, Nev	ada, New Mexic	o, Puerto Rico,			- '	Community property : .)	states

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Garrett Debtor 1 Dominique Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$16051.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$24000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$19000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Garrett Debtor 1 Dominique __ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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ebtor 1	1 Dominique		Υ	Gar	rett	Case number	(if known)
	First Name		Middle Name	Last	Name		
Insi con age	iders include your porations of whicl ent, including one th as child suppor	relatives; ar n you are ar for a busine	ny general partners n officer, director, p ess you operate as	s; relatives of any goerson in control, o	jeneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
$oldsymbol{\square}$	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	hin 1 year before der?	you filed t	for bankruptcy, c	lid you make any	payments or trans	sfer any property o	n account of a debt that benefited an
Incl		debts guar	anteed or cosigne	d by an insider.			
뇓	No		la a a	:-I			
Ш	res. List all pay	ments that	benefited an ins				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				paymont	paid	ouii owo	Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
		0					
	City	State	Zip Code				

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Debtor 1 Dominique Garrett Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Joint Action Pending Cook County Circuit Court Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2017-M1-709017 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt		Dominique First Name	Y Mi	iddle Name	Garrett Last Name	Case number (if known)		
11.		hin 90 days before counts or refuse to No Yes. Fill in the det	make a paym			bank or financial institution,	set off any amour	nts from your
					Describe the action	the creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street			Last 4 digits of accour	nt number: XXXX-		
		City	State	Zip Code				
12.		nin 1 year before y ointed receiver, a			of your property in th	e possession of an assignee fo	r the benefit of c	reditors, a court-
	✓	No Yes						
Part	5:	List Certain Gift	s and Contri	butions				
13.	Wit	thin 2 years before No Yes. Fill in the de	etails for each g	gift.	u give any gifts with a Describe the gifts	total value of more than \$600	per person?	Value
		per person	value of more	than \$000	bescribe the girts		gave the gifts	value
		Person to Whom Y	ou Gave the G	ift				
		Number Street						
		City Person's relationsh	State nip to you	Zip Code				
		Person to Whom Y	ou Gave the G	ift				
		Number Street						
		City Person's relationsh	State nip to you	Zip Code				

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ebtor 1	Dominique		Υ	Garrett	Case number (if kno	wn)	
	First Name		Middle Name	Last Name	·	<u> </u>	
. Wit	hin 2 years before	you filed fo	r bankruptcy, die	d you give any gifts or contri	butions with a total value	of more than \$600	to any charity?
	No						
\mathbf{A}		. 9. 6					
	Yes. Fill in the deta	ails for each	h gift or contribut	tion.			
	Gifts or contributi	ions to cha	rities	Describe what you cor	tributed	Date you	Value
	that total more th			200020		contributed	
		• • • • • • • • • • • • • • • • • • • •					
				_			-
	Charity's Name						
	-			_			
	Number Street			_			
	City	State	Zip Code	_			
	• •						
rt 6:	List Certain Loss	ses					
	No Yes. Fill in the deta Describe the prop how the loss occur	erty you lo	ost and	Include the amount that pending insurance claim	e coverage for the loss insurance has paid. List s on line 33 of <i>Schedule</i>	Date of your loss	Value of property lost
				A/B: Property.			
i. Wit	ut seeking bankrup	ou filed for ptcy or pre	bankruptcy, did paring a bankrup				anyone you consulte
. Wit	hin 1 year before yout	ou filed for ptcy or pre ankruptcy p	bankruptcy, did paring a bankrup	otcy petition? or credit counseling agencies f	or services required in your b	oankruptcy.	anyone you consulted
. Wit	hin 1 year before your seeking bankrupude any attomeys, b	ou filed for ptcy or pre ankruptcy p	bankruptcy, did paring a bankrup	otcy petition?	or services required in your b		
. Wit	hin 1 year before yout seeking bankrupude any attomeys, b No Yes. Fill in the deta	ou filed for ptcy or pre ankruptcy p	bankruptcy, did paring a bankrup	or credit counseling agencies for credit counseling agencies f	or services required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before your seeking bankrupude any attorneys, book No Yes. Fill in the deta	ou filed for ptcy or prej ankruptcy p ails.	bankruptcy, did paring a bankrup	or credit counseling agencies f Description and value	or services required in your b	Date payment or transfer	Amount of
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ebtor 1	Dominique	Y	Garrett	Case number (if know.	n)	
	First Name	Middle Name	Last Name			
hel		editors or to make payr	you or anyone else acting on yonents to your creditors?	our behalf pay or transfe	r any property to a	nyone who promised to
✓	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		- _			
	City State	e Zip Code	-			
Incl	ordinary course of your ude both outright transfer transfers that you have a No Yes. Fill in the details.	rs and transfers made as	security (such as the granting of	a security interest or mortg	age on your propert	y). Do not include gifts
			Description and value of p transferred		ny property or eceived or debts p e	Date transfer was made
	Person Who Received T	ransfer	-			
	Number Street		_			
	City Stat Person's relationship to	•	-			
	Person Who Received T	ransfer	-			-
	Number Street		_			
	City Stat Person's relationship to		-			
ben	hin 10 years before you neficiary? ese are often called asset-		id you transfer any property to	a self-settled trust or sir	nilar device of whi	ch you are a
✓	No Yes. Fill in the details.					
	. 30. 1 iii ii i ii i dottaiis.		Description and value of	the property transferred	I	Date transfer was made
	Name of trust					

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Garrett Debtor 1 Dominique Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred TCF Bank Checking XXXX-1835 08/2017 \$ 220.00 Person Who Was Paid Savings 1405 Xenium Ln N Ste 180 Number Street Money market Brokerage Minneapolis Minnesota 55441 Other Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Financial Institution Name Number Street Number Street City State Zip Code City State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Garrett Debtor 1 Dominique _ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Dominique		Υ		arrett	Case	e number <i>(if</i>	known)		
		First Name		Middle Name	La	st Name					
26.		e you been a part	y in any judic	ial or administ	rative proce	eding under	any environmen	tal law? In	clude settler	ments and ord	ers.
		No Yes. Fill in the det	tails.								
					Court or ag	jency		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre						Concluded
		Civa Dataila Al	hout Vour D	visinasa er C	City	State	Zip Code				
	t 11:	Give Details Al				-					
27.	With	nin 4 years before					-	_		o any busines	s?
					-		activity, either fu rtnership (LLP)	ıll-time or p	oart-time		
		A partner in a			-, -	, , , , , , , , , , , , , , , , , , ,	, ,				
		_		naging executi	-		oration				
		_		f the voting or		illes of a corp	oralion				
		No. None of the a Yes. Check all tha				ow for each b	ousiness.				
	_						re of the busines	ss			number Do not number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeepe	er	_	-	
		Oity	State	Zip Code					From	10	
					Desc	ribe the natu	re of the busines	ss			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street							Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeep	er	Erom	To	
		Oity	Giate	Zip Oode					From	To	
					Desc	ribe the natu	re of the busines	SS			number Do not number or ITIN.
		Business Name							EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name	e of account	ant or bookkeepe	er	From	To	
		Only .	Oldio	Zip Joue					FIOIII	To	

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Deb	tor 1 Dominique	Υ	Garrett	Case number (if known)	
	First Name	Middle Name	Last Name		
28.	creditors, or other		did you give a financial stater	nent to anyone about your business? Include all financial institutio	ns,
	✓ No Yes. Fill in the	details below.			
	_		Date issued		
			MM/DD 0000/	_	
	Name		MM/DD/YYYY		
	Number Stre	et			
	City	State Zip Cod	le		
Pari	t 12: Sign Below				
		•	,	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
	Sig	nature of Debtor 1		Signature of Debtor 2	
	9			Date	
	Dat	te 9/1/2017		240	
ı	Did you attach addi	tional pages to Your Statem	ent of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?	
	No				
i	Yes				
ı	Did you pay or agree	e to pay someone who is no	an attorney to help you fill ou	t bankruptcy forms?	
ı	✓ No				
i	Yes. Name of pe	rson		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		North	ern District of Illinois		
In re	Dominique Y Garrett		_	Case No.	
	Debtor		-		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF AT	TORNEY F	OR DEBTOR
CO	rsuant to 11 U.S.C. § 329(a) and F mpensation paid to me within one ndered or to be rendered on behalf	year before the f	iling of the petition in bank	ruptcy, or agreed to	o be paid to me, for services
Fo	r legal services, I have agreed to ac	cept			\$4,000.00
Pri	ior to the filing of this statement I h	ave received			\$350.00
Ва	lance Due				\$3,650.00
2. Th	e source of the compensation paid	to me was:			
	Debtor	Oth	ner (specify)		
3. Th	e source of the compensation paid	to me is:			
	✓ Debtor	Oth	ner (specify)		
4.	I have not agreed to share the ab members and associates of my la		ompensation with any othe	r person unless the	ey are
	I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of	the agreement, together wi		
5. ln	return for the above-disclosed fee,	I have agreed to	render legal service for all a	aspects of the banl	kruptcy case, including:
	 a. Analysis of the debtor's finance bankruptcy; 	cial situation, an	d rendering advice to the d	ebtor in determinir	ng whether to file a petition in
	b. Preparation and filing of any p	etition, schedul	es, statements of affairs an	d plan which may l	be required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation	n hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	n adversary pro	ceedings and other contest	ed bankruptcy mat	ters;
6. By	agreement with the debtor(s), the	above-disclosed	fee does not include the fo	ollowing services:	
			CERTIFICATION		
	tify that the foregoing is a complete s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangeme	nt for payment to r	me for representation of the
	9/1/2017		/s/ Mor	sheda Hashem	
	Date		Signati	ure of Attorney	
			Semi	rad Law Firm	
				e of law firm	_

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/1/2017	
Signed:	:	
/s/ Dom	ninique Garrett	
		/s/ Morsheda Hashem
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Garrett, Dominique Y Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is tr	rue and correct to the best of their		
Date:	9/1/2017	/s/ Garrett, Domi Garrett, Dominiq Signature of Deb	lue Y		

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

HERTG ACCPT 1420 S MICHIGAN SOUTH BEND, IN, 46556

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

AMERCRED 400 WEST LAKE STREET SUITE 111 ROSELLE, IL, 60172

COMENITY CAPITAL/HSN 995 W 122ND AVE WESTMINSTER, CO, 80234

CAINE & WEINER 21210 Erwin St Woodland Hls, CA, 91367

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

MEDALLION PROPERTY c/o GUTMAN JEFFREY K 4018 N LINCOLN AVE Chicago, IL, 60618

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

Illinois Tollway PO Box 5544 Chicago, IL, 60680 Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

PLS - Bankruptcy PO Box 800849 Dallas, TX, 75380

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA, GA, 30301 Case 17-26499 Doc 1 Filed 09/01/17 Entered 09/01/17 18:53:35 Desc Main Document Page 65 of 74

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/1/2017	
Signed:		
/s/ Dom	inique Garrett	4001 / 100
M	(R) WH	/s/ Morsheda Hashem Manhah Bu
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Dominique First Name	Y Middle Name	Garrett Last Name	Case number (if known) _	
	estions for Reporting F			
16. What kind of debts do you have?	16a. Are your debts p "incurred by an in No. Go to lin Yes. Go to lin 16b. Are your debts p money for a busi No. Go to lin Yes. Go to lin Yes. Go to lin	orimarily consumer debts ndividual primarily for a per e 16b. ne 17. orimarily business debts? ness or investment or thro e 16c. ne 17.	s? Consumer debts are definersonal, family, or household by Business debts are debts the bugh the operation of the but to consumer debts or business.	hat you incurred to obtain usiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing unde expenses are p	nder Chapter 7. Go to line 18 r Chapter 7. Do you estimate paid that funds will be availab		ty is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-{ ☐ 5,001- ☐ 10,001	· ·	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,00 00 \$50,00	,001-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 million	\$10,000 00 \$50,000	,001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to file to of title 11, United State under Chapter 7. If no attorney represent out this document, I had I request relief in accord understand making a file.	under Chapter 7, I am awares Code. I understand the rest and I did not pay or a receive obtained and read the redance with the chapter of the statement, concealing	re that I may proceed, if eligi relief available under each cl agree to pay someone who i notice required by 11 U.S.C. title 11, United States Code g property, or obtaining mo	, specified in this petition.
	both. 18 U.S.C. §§ 152 /s/ Dominique Gar Signature of Debtor 1	1, 1341, 1519, and 3571.	Signature of Debto	

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Fill in this information to identify your case:					
Debtor 1	Dominique	Y	Garrett		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number					
(If known)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct	and schedules filed with this declaration and
×	Mutt	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/1/2017 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor	1 Dominique	Y	Garrett	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you teditors, or other parties.		you give a financial state	ment to anyone about your business? Include all financial institutions
₽ -	No Yes. Fill in the details b	pelow.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City St:	ate Zip Code		
	= O	2.ip 0000		
Part 12:	Sign Below			
true	and correct. I understainkruptcy case can resul	nd that making a false st t in fines up to \$250,000 nique Garrett	atement, concealing proj	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1		Signature of Debtor 2
	Date 9/1/2	017		Date
Did y	you attach additional pa	ges to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did y	ou pay or agree to pay	someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Garrett, Dominique Y	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
knowled	The above named Debtors hereby verify ge.	y that the attached list of creditors is tru	ue and correct to the best of their
Oate:	9/1/2017	/s/ Garrett, Domir	nique Y DD J
		Garrett, Dominique	

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Debt		Dominique	Υ	Garrett	Case number (if known)		
	o nace and	First Name	Middle Name	Last Name			
16.	Cal	Calculate the median family income that applies to you. Follow these steps:					
	16a	a. Fill in the state in which you liv	/e.	Illinois	_		
	16b	16b. Fill in the number of people in your household.		4	_		
	160	16c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.				\$91,216.00	
17.	How do the lines compare?						
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.						
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)							
	_	by your total average monthly		man a minor of the second contract of the contract of the second of the		\$2,020.49	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.				-\$0.00		
	19b. Subtract line 19a from line 18.				\$2,020.49		
20.	Calculate your current monthly income for the year. Follow these steps:						
	20a. Copy line 19b.				\$2,020.49		
	Multiply by 12 (the number of months in a year).				x 12		
	20b. The result is your current monthly income for the year for this part of the form.					\$24,245.88	
	20c. Copy the median family income for your state and size of household from line 16c.					\$91,216.00	
21.	How	How do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, The commitment period is 3 years. Go to Part 4.						
	Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.						
Part 4	rt 4: Sign Below						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.						
★ /s/ Dominique Garrett ★ ** ** ** ** ** ** ** ** **					•		
	Signature of Debtor 1 Signature of Debtor 2						
		Date 9/1/2017			Date		
		MM/DD/YYYY			MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.						